

Notice of Allowability	Application No.	Applicant(s)	
	09/665,574	FLITCROFT ET AL.	
	Examiner	Art Unit	
	Michael Cuff	3627	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 3/2/06 interview.
2. ☒ The allowed claim(s) is/are 1-15, 17-21 and 28-44.
3. ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☒ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☒ Certified copies of the priority documents have been received in Application No. 09/235,836.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|---|--|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____. |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date _____ | 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| | 9. <input type="checkbox"/> Other _____. |

DETAILED ACTION

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Charles F. Wieland III on 3/2/06.

The application has been amended as follows:

Claim 17, line 19, the phrase "authorizes said transaction and" has been add between the phrases "and if not" and "does not generate ..."

Claim 20, line 19, the phrase "authorizes said transaction and" has been add between the phrases "and if not" and "does not generate ..."

Claims 45-56 have been canceled.

Allowable Subject Matter

2. Claims 1-15, 17-21 and 28-44 are allowed.

The following is an examiner's statement of reasons for allowance:

Claims 1, 14, 15, 21 and 39 recite the limitations of having a limited-use credit card, which permits multiple uses and has a use-triggered condition, the occurrence of which causes deactivation of the limited-use card. In addition, the limited-use card is associated with a master credit card, but the numbers are not. Claims 17 and 20 are very similar, except the actual decision steps are performed. Permitting multiple uses is ensured by the limitation that if a limited-use event does not occur, then the transaction is completed and no deactivation command is generated. None of the prior art shows or teaches the full combination of these limitations. Claims 2-13, 18-19, 28-38 and 40-44 are dependent upon the above independent claims.

Walker et al. (US 6,163,771) provides a similar system, but it is strictly limited to a single-use as stated in the title.

Armetta et al. (US 5,864,830) provides a system with prepaid cards being associated with a master credit card. The amount of the pre-pay could be construed as a use-limit. However, the reference is silent to what happens when one goes over the pre-paid amount. None of the prior art provided a teaching to show the deactivation of a card when going over the limit. Armetta et al. does provide a method of increasing the prepaid amount.

Dickerman et al. (US 5,987,118) shows a deactivation of a credit/debit card, but it is done through customer service (see figure 12). Franco shows a card being deactivated as fraud prevention when an incorrect PIN is used repeatedly. Lee shows old card numbers being deactivated when a new card has been issued. None of these references show or teach the claimed invention.

Clayton is a non-patent reference of interest discussing debit cards. Like a prepaid card a debit card could be considered limited-use by the account balance, but the reference does not teach anything on deactivation.

Colbert is a foreign reference of interest, provided by applicant's 11/20/02 IDS, which discusses not revealing a master card number.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Michael Cuff whose telephone number is (571) 272-6778. The examiner can normally be reached on 8:00 to 5:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Michael Cuff 3/10/06

Michael Cuff
March 10, 2006